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IN THE CLAIMS:

1. - 6. (Canceled)

7. (Currently Amended) A method for processing an in-person bill payment at a point of sale location, comprising:

 identifying a biller for whom payment of a payment transaction is to be received;
obtaining transaction information concerning the payment;
receiving payment for the bill;
assigning a transaction identifier to the transaction;
scanning at least one transaction document and generating at least one electronic image therefrom;
storing each electronic image in an image memory with an image identifier and linking the image identifier to a transaction identifier;
transmitting the transaction information to a payment server;
receiving from the payment server instructions regarding the transaction; and
transmitting to an image server a copy of each electronic image and its image identifier and linked transaction identifier.

8. (Currently Amended) The method of claim 7 further comprising:

storing the transmitted transaction information in a transaction database;
storing the transmitted electronic image and identifiers in an image database; and

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forwarding selected transaction information to the biller and forwarding at least a portion of the received payment to the biller.

9. (Original) The method of claim 7 further comprising:

detecting magnetically stored information located on the at least one transaction document and converting the magnetically stored information into electronic transaction information.

10. (Original) The method of claim 7 further comprising generating transaction information from said electronic image through optical character recognition.

11. (Original) The method of claim 10 wherein the transaction information is generated by comparing the electronic image to a pre-stored template containing an expected electronic image.

12. (Original) The method of claim 7 further comprising receiving from the payment server additional system update instructions.

13. (Original) The method of claim 12 wherein said system update instructions comprise a list of billers for whom in-person bill payment is authorized.

14. - 20. (Canceled)

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Kindly add Claims 21-33 as set forth below:

21. (New) A method of processing a transaction, comprising:

scanning a document embodying a transaction at a point of service terminal to obtain an electronic image of the document;

obtaining transaction information about a payment tendered for the transaction;

transmitting the electronic image of the document and the transaction information to a base computer system located remotely from the point of service terminal; and

authorizing the transaction via the base computer system.

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22. (New) The method of claim 21 further comprising storing the electronic image of the document and the transaction information at the point of service terminal.

23. (New) The method of claim 21 further comprising assigning a transaction identifier to the document embodying the transaction and assigning an image identifier to the electronic image of the document.

24. (New) The method of claim 21 further comprising converting the electronic image of the document into transaction data about the transaction, the act of transmitting comprising transmitting the transaction data to the base computer system.

25. (New) The method of claim 24 wherein the act of converting comprises comparing

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the electronic image of the document to a template.

26. (New) The method of claim 24 wherein the act of authorizing comprises validating the transaction data with a biller.

27. (New) The method of claim 21 wherein the act of authorizing comprises providing authorization instructions to the point of service terminal.

28. (New) The method of claim 21 further comprising transmitting system information updates from the base computer system to the point of service terminal.

29. (New) The method of claim 21 further comprising printing a receipt identifying relevant details about the transaction.

30. (New) A method of processing a transaction, comprising:

scanning a document embodying a transaction at a point of service terminal to obtain an electronic image of the document;

reading a document embodying a payment tendered for the transaction to obtain electronic transaction information therefrom;

transmitting the electronic image of the document and the transaction information to a payment server located remotely from the point of service terminal; and

authorizing the transaction via the payment server.

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31. (New) The method of claim 30 further comprising scanning the document embodying the payment tendered for the transaction to obtain an electronic image of the document, the method further comprising storing the electronic image of the document embodying the transaction, the electronic image of the document embodying the payment tendered for the transaction and the transaction information at the point of service terminal.

32. (New) The method of claim 30 further comprising assigning a transaction identifier to the document embodying the transaction, and assigning an image identifier to the electronic image of the document embodying the transaction and to the electronic image of the document embodying the payment tendered for the transaction.

33. (New) The method of claim 30 wherein said payment tendered for the transaction comprises at least one of a check and a money order.
